

“What to Expect from the Insurance Company”

It’s Your Car, It’s Your Choice

Don't be steered into another accident by your **insurance** company or the other parties' **insurance** company.

Insurance companies use different word tracks to intimidate you into thinking you have to do what the insurance company says or they will not pay the claim. Some companies also have bonus programs for employees that steer claims to the networks, so don't think that they have your best interest in mind.

These phrases are often heard from Insurance Companies when you want to bring your vehicle to any shop that is not on their “List”. Don’t be surprised if and when you hear this from them, and here’s what our response is:

INSURER: “They are not one of our network shops and they are not on our list, we can’t guarantee their repairs”.

Response: “We identify the vehicle owner as our primary customer, not the insurance company. As for guaranteeing our work, they do not need to. We have our own lifetime guarantee. When have you ever seen an insurance company with a car being repaired in their office? Truth is they will send you back to whomever you selected off their list.”

“If you use them, we can’t get an adjuster out for several days, if you take it to our network shop, we will have someone start on it right away.”

Response: “This is just another ploy to steer you. We have heard insurance companies tell our customers how busy they are and that they can't get someone out for 7 to 10 days. We know that is simply not true. Most companies are required to appraise a vehicle within 72 hours.”

“If you use that show, you will have to pay for your rental out of pocket.”

Response: “This is not true, but some insurance companies will try to force you in a rental reimbursement, which means they will either try to get you to pay with a credit card and then reimburse you or offer to send a check for “X” amount of rental days (which you should promptly refuse to do.) Most companies have direct bill agreements with rental companies, but they do not always disclose this.”

“They charge more than the prevailing rate and you will have to pay the difference in the repair cost.”

Response: “All additional fees are clearly discussed with you and subject to your approval. In most cases the customer collects the difference from the insurance company after a few phone calls.”

“Claims take longer to settle if you use them.”

Response: “The only thing that takes longer is the insurance companies' response time. They are typically slow to respond and do not pay us as quickly as they pay their preferred providers.

“These are just a few of the word tracks used to manipulate the customer into using a specific repair facility. Be careful, it’s your vehicle, your investment. You have the right to make the choice on who repairs your vehicle.”

We do participate in some Direct Repair Programs, which means we can estimate, photograph, and repair the damage and direct bill the insurance companies. However, we are very selective about which programs we participate in, so we don't jeopardize the quality of service and repairs you will receive.

We would be more than happy to assist you in the claims process. The truth is, we work with about every insurance company out there, more importantly, we do not lose sight of who the customer is – YOU! We realize the investment you have in your vehicle and we want to make sure the value of your investment is not diminished through poor quality repairs.

Ask us what insurance companies we recommend. We prefer companies that have local agents that can meet with you face to face, **we are not a fan of most of the internet based insurance policies.** **BEWARE, you get what you pay for** and you do not realize the value of a good company until you have a claim.